IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

IN RE:

Jose F. Rosario Gonzalez Mary Carmen Flores Castro

Debtor(s)

Banco Santander PR

Movant

Jose F. Rosario Gonzalez Mary Carmen Flores Castro

and Chapter 13 Trustee, Alejandro Oliveras Rivera

Respondent(s)

CASE NO. 10-03603 SEK

CHAPTER 13

11 USC 362 d(1) d(2)

Relief from stay for cause

MOTION FOR RELIEF FROM STAY

TO THE HONORABLE COURT:

Comes now, Banco Santander PR, secured creditor, represented by the undersigned attorney who respectfully prays and states as follows:

- 1. Jurisdiction over subject matter is predicated on section, 1334 and 157(b) 2(G), 28 USC.
 - 2. The cause of action is based on section 362 d(1) and d(2), 11 USC.
 - 3. In this case, an Order for Relief was entered on April 30 2010.
- 4. Movant is the holder in due course of a Mortgage Note, hereinafter the (Note), for \$180,000.00, bearing interest of 7. %, due on August 1st 2039.
- 5. Since the filing date, debtor account has accumulated **Post Petition** arrears as described in Exhibit (A) of this motion, Verified Statement in compliance with LBR 4001-1(d)(3) and any other arrears that continue to accrue up to the date all post petitions

10-03603 SEK

6. Movant argues that considering what is herein above stated, cause exists for

granting relief from the stay pursuant to section 362 d(1) d(2), supra, since debtor has

failed to make post petition payments accordingly.

Included as Exhibit (B), is Movant's Verified Statement regarding the information

required by the Service Member Civil Relief Act of 2003 and the Department of Defense

Manpower Data Center Military Status Report.

7. Said default deprives Movant to have its security interest protected as provided

under the Bankruptcy Code.

WHEREFORE, Movant prays for an Order granting the Relief from Stay as

requested.

CERTIFICATE OF ELECTRONIC FILING AND SERVICE

I hereby certify that on this date copy of this motion has been electronically filed with

the Clerk of the Court using the CM/ECF system which will send notification of such filing to

debtor(s) attorney and to Alejandro Oliveras Rivera, Chapter 13 Trustee, and also certify

that I have mailed by United State Postal Service copy of this motion to the following non

CM/ECF participants: to debtor(s) at theirs address of record in this case.

In Caguas, Puerto Rico, on the 2nd day of February 2011.

/s/ Jessenia RamosTalavera

Attorney for Banco Santander PR

PO BOX 306

Caguas, PR 00726-0306

USDC 223607

E-mail: ramosbague@gmail.com

Tel:502-8037



January 26, 2011

Ramos Bague Law Office	Ramos	Bague	Law	Office
------------------------	-------	-------	-----	--------

STATEMENT OF ACCOUNT JOSE F ROSARIO GONZALEZ Name: Filing Date: 4/30/2010 Bankruptcy case: 10-03603 Loan: 0009888411 Due on Post-petitions since 7/1/2010 until 1/1/2011 **Payments** \$1,233.89 X \$8,637.23 Late Charge 59.88 \$419.16 Atty Fees 400.00 **Total** \$9,456.39

Principal Balance

\$ 178,795.30

Providencia Pérez

Oficial Quiebras Hipotecarias t. 787-522-7488

f. 787-522-7486

providencia.perez@bspr.com

CERTIFICADO DE ESTUDIO DE TITULO

SOLICITANTE: REF: RAMOS & BAGUE JOSE ROSARIO

REGISTRO: CAGUAS I

récords públicos relativos a la descripción, títulos y cargas de la propiedad descrita a continuación: PRIMERO: El que suscribe CERTIFICA: Que ha examinado todos los libros del Registro de la Propiedad y demás

equivalentes a 0.5748 cuerdas. En lindes por el NORTE, en 11.00 metros lineales, con área Rivas; por el OESTE, en 67.777 metros lineales con el solar denominado #1 y en 27.054 metros Esther Gonzalez Díaz; por el SUR, en 29.285 metros lineales, con terrenos propiedad de José remanente de la finca de la cual se segrega, propiedad de Don Juan Zayas Gonzalez y Maria 27.054 metros destinada a uso público camino de acceso y en 18.305 metros, con el solar #3; por el ESTE, en lineales, con el solar denominado #2. Castro del término municipal -RUSTICA: Solar denominado #4 en el plano de inscripción localizado en el Barrio Tomas lineales, con el solar denominado #3 y en 66.504 metros lineales, con el de Caguas, compuesta de 2259.2155 metros cuadrados,

LUIS REYES VAZQUEZ & ASSOCIATES ESTUDIOS DE TITULOS

CONDOMINIO EL CENTRO II OFICINA 254, SAN JUAN, PUERTO RICO 00918 TEL.: (787) 753-1011 • 753-0570 / FAX: (787) 758-4445 • 274-1519 / E-mail: Irviiile@prtc.net

--Se segrega de la finca 34610 inscrito al folio 260 del tomo 1008 de Caguas

SEGUNDO: Que dicha propiedad aparece inscrita a favor de:

JOSE FERNANDO ROSARIO GONZALEZ Y SU ESPOSA MARY CARMEN FLORES CASTRO

—Por compra a: MARCELINO MUNIANEZ FERIVALVEZ A SU CONTROLLA SAN JUAN, GONZALEZ COTTO, por \$65,000.00, según consta de la escritura #226, otorgada en San Juan, Puerto Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Puerto Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana Ortiz, inscrito Rico, el día 30 de junio Rico, TERCERO: Que de acuerdo con dichos libros, el título de esta propiedad es de (X) DOMINIO () POSESIÓN, y fue adquirido según se expresa a continuación:

CUARTO: Que la propiedad se halla afecta a los siguientes gravámenes:

al folio #191 del tomo #1725 de Caguas, finca #54353, inscripción 2da.

----HIPOTECA: En garantía de un pagaré a favor de RELIABLE FINANCIAL SERVICES INC., HACIENDO NEGOCIOS COMO RELIABLE MORTGAGE, o a su orden, por \$180,000.00, con intereses al 7 3/4% anual, vence el 1ro de julio de 2039, crédito ejecutivo 10% del principal, Ortiz, inscrito al folio 191 del tomo 1725 de Caguas, finca 54353, inscripción 3ra. tasada en una cantidad equivalente al principal original, según consta de la escritura #227, otorgada en San Juan, Puerto Rico, el día 30 de junio de 2008, ante el Notario Público Félix Joel Zambrana 3/2% anual, vence el 1ro de julio de 2039, crédito ejecutivo 10% del principal

escritura #215, otorgada en San Juan, Puerto Rico, el día 23 de julio de 2009, ante el Notario Público Félix Joel Zambrana Ortiz, sobre modificación de la hipoteca por \$180,000.00 a favor del BANCO SANTANDER DE PUERTO RICO, a los únicos efectos de que el interés sea al 7% anual y el vencimiento el 1ro de agosto de 2039. PENDIENTE DE CALIFICACION Y DESPACHO. -PRESENTADO AL ASIENTO 364 DEL DIARIO 1149, el día 6 de agosto de 2009,

4 SERVIDUMBRES: Autoridad de las Fuentes Fluviales de Puerto Rico, Autoridad de Acueductos Alcantarillados de Puerto Rico, Puerto Rico Telephone Company, Municipio de Caguas.

CONDICIONES RESTRICTIVAS: Libre.

Este documento no es una póliza de Seguro de Título, por lo cual no debe utilizarse como tal y al mismo está

condicionado para darle cubierta por algún error u omisión cometido, exclusivamente para nuestro cliente, quien es el solicitante arriba indicado. Si este documento es utilizado por algún Agente, Agencia o Compañía de Seguros para expedir pólizas que no sean suscritas por el suscribiente, to hacen bajo su propto riesgo y responsabilidad.

> Electrónica y Agora, hoy 19 de enero del 2011. REVISADOS: Registros de Embargos, Sentencias, Embargos Estado Libre Asociado Ley #12, NADA HA NADA HASTA EL Contribuciones Federales, TITULAR INSCRITO, Bitácora Registro de

operaciones. Esta oficina <u>NO</u> se hace responsable por errores y⁄u omisiones Regisiro de la Propiedad en la entrada y búsqueda de datos en el mismo. OBSERVACION: Esta sección del Registro tiene establecido un sistema que cometa computadorizado el empleado

DOY FE. 2

Thuman

NOTARIO PUBLICO

TAMPA A

MCKC



	DEED NUMBER: TWO HUNDRED TWENTY SEVEN (#227) ESCRITURA NÚMERO:
	FIRST MORTGAGE
ŀ	PRIMERA HIPOTECA
- 1	Puerto Rico, this thirty (30) day of June of the year two
	thousand eight (2008).
-	En la ciudad de, Puerto Rico, hoy día
	de
	BEFORE ME
	Notary Public in and for the Commonwealth of Puerto Rico, with residence in the city of San Juan, Puerto Rico, and with offices in San Juan, Puerto Rico.
	ANTE MI
	Notario Público en y para el Estado Libre Asociado de Puerto Rico, con residencia en la ciudad de, Puerto Rico, y con oficinas en, Puerto Rico
	APPEAR
	The person(s) named in Part SEVENTH (hereinafter "Borrower")
	representation and they have, and in my judgment they do have, the legal capacity to execute this deed, wherefore, they freely execute this deed.
	COMPARECEN
-	La(s) persona(s) mencionada(s) en la Parte SÉPTIMA (en adelante el "Deudor")
j	Yo, el Notario Público, doy fe de que conozco personalmente a los comparecientes, a menos que haya aclarado lo contrario en la sección de "ACEPTACIÓN" de esta Hipoteca, y, por sus dichos, de sus edades, estado civil, ocupaciones y residencias, quienes me aseguran tener, y a mi uicio tienen, la capacidad legal necesaria para otorgar esta escritura, por lo que libremente
	STATE AND COVENANT DECLARAN Y CONVIENEN
1 N	FIRST: <u>DEFINITIONS</u> : Words used in multiple sections of this locument are defined below and other words are defined in Sections 3, 11, 3, 18, 20 and 21 of Part FOURTH. Certain rules regarding the usage of words used in this document are also provided in Section 16 of Part FOURTH.
-	PRIMERA: <u>DEFINICIONES</u> : Palabras usadas en varias secciones le este documento se definen más adelante y otras palabras se definen en
_	

las Secciones 3, 11, 13, 18, 20 y 21 de la Parte CUARTA. La Sección 16 de la Parte CUARTA también contiene ciertas reglas referentes al uso de vocablos en este documento.
(A) <u>Security Instrument</u> means this document, in which the date and place of execution are stated on page number one, together with all Riders to this document executed by the Borrower
(A) <u>Hipoteca</u> significa este documento, en el cual la fecha y sitio de otorgamiento se indican en la primera página, conjuntamente con todas las Cláusulas Adicionales a este documento que otorgue el Deudor
(B) <u>Borrower</u> is (are) the person(s) mentioned in Part SEVENTH and is the mortgagor under this Security Instrument.
(B) <u>Deudor</u> es (son) la(s) persona(s) mencionada(s) en la Parte SÉPTIMA, y es el deudor hipotecario en esta Hipoteca
(C) <u>Lender</u> is the entity mentioned in Part EIGHTH. Lender is an entity organized and existing under the laws of the jurisdiction indicated in Part EIGHTH. Lender's address is the one that appears in Section 3(A) of the Note and in Part EIGHTH of this Security Instrument. Lender is the mortgagee under this Security Instrument.
(C) <u>Prestador</u> es la entidad mencionada en la Parte OCTAVA. El Prestador es una entidad organizada y existente bajo las leyes de la jurisdicción que se indica en la Parte OCTAVA. La dirección del Prestador es la que aparece en la Sección (3)(A) del Pagaré y en la Parte OCTAVA de esta Hipoteca. El Prestador es el acreedor hipotecario en esta Hipoteca.
(D) Note means the promissory note signed by Borrower on this same date, payable to the order of Lender, bearing affidavit number ninethousand one hundred seventy nine (9,179)
Public. The Note states that Borrower owes Lender the principal sum of ONE HUNDRED EIGHTY THOUSAND
U.S. Dollars (U.S.\$ 180,000.00), plus interest at an annual rate of SEVEN AND THREE FOURTHS PERCENT (7 3/4%). Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July ———————first (1st.) of the year two thousand nine (2039).————————————————————————————————————
(D) <u>Pagaré</u> significa el pagaré firmado por el Deudor en esta misma fecha, pagadero a la orden del Prestador, bajo el testimonio número del Notario Público infrascrito. El Pagaré establece que el Deudor le adeuda al Prestador la suma principal de
U.S. Dólares (U.S. \$

replacements and additions thereto. The Property's address is that stated in the Note.

- -(E)<u>Propiedad</u> significa la finca que se describe en la Parte QUINTA, conjuntamente con todas las mejoras existentes o que en se puedan allí erigir en el futuro, todas las servidumbres, accesorios y bienes inmuebles por destino que ahora o en el futuro formen parte de la misma, y todos los reemplazos y añadiduras a lo anterior. La dirección de la Propiedad es la que se establece en el Pagaré.
- ----(F) <u>Loan</u> means the debt evidenced by the Note, plus interest, any pre-payment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- ----(F) <u>Préstamo</u> significa la deuda evidenciada por el Pagaré, más intereses, cualesquiera cargos por pago anticipado y cargos por demora adeudados bajo el Pagaré, y todas las cantidades adeudadas bajo esta Hipoteca, más intereses.
- ----(G) <u>Riders</u> means all riders to this Security Instrument that are executed by Borrower.----
- ----(G) <u>Cláusulas Adicionales</u> significa todas las cláusulas adicionales a esta Hipoteca que otorgue el Deudor.-----
- ----(H) Applicable Law means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the administrative effect of law) as well as all applicable final, non-appealable judicial opinions.
- ----(H) <u>Ley Aplicable</u> significa toda ley, reglamento, ordenanza, reglas y órdenes administrativas (que tengan fuerza de ley), federales, estatales y municipales, que estén vigentes y apliquen, así como toda opinión judicial final e inapelable, que sean determinantes y aplicables.
- ----(I) <u>Community Association Dues</u> means all dues, fees, assessments and other charges that are imposed on Borrower or on the Property by a condominium association, homeowners association or similar organization.
- ----(I) <u>Cuotas Comunales de Asociación</u> significa todas las cuotas, derechos, derramas y otros cargos que sean impuestos al Deudor o sobre la Propiedad por una asociación de condóminos, asociación de dueños de hogares u organización similar.
- ----(J) <u>Electronic Funds Transfer</u> means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephone, computer, or magnetic tape so as to order, instruct or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers. -----
- ----(J) <u>Transferencia Electrónica de Fondos</u> significa toda transferencia de fondos, que no sea una transacción originada mediante cheque, giro, o documento similar, que se inicie mediante un terminal electrónico, teléfono, computador o cinta magnética con el fin de ordenar, instruir o

MCFC F.Z.



RUSTICA: Solar denominado número cuatro (4) en el plano de inscripción localizado en el
RUSTICA: Solar denominado número cuatro (4) en el plano de inscripción localizado en el
RUSTICA: Solar denominado número cuatro (4) en el plano de inscripción localizado en el
en el plano de inscripción localizado en el
en el plano de inscripción localizado en el
en el plano de inscripción localizado en el
ell el plano de incomposant de de la composant
Mamba da Cadeva dal Parmina Wiinicinali
Barrio Tomas de Castio del telmino municipal
de Caguas, compuesta de DOS MIL DOSCIENTOS
CINCUENTA Y NUEVE PUNTO DOS MIL CIENTO
CINCUENTA Y CINCO (2259.2155) METROS
CUADRADOS, equivalentes a cero punto cinco
siete cuatro ocho (0.5748) cuerdas. En lindes
siete cuatro ocno (0.5/40) cuerdas. En 11maes
por el Norte, en once punto cero cero (11.00)
metros lineales, con área destinada a uso
público camino de acceso y en dieciocho punto
trescientos cinco (18.305) metros, con el
solar número tres (3); por el Este, en
Soldi ilimeto cles (5), poi el 2569 en
veintisiete punto cero cincuenta y cuatro
(27.054) metros lineales, con el solar
denominado número tres (3) y en sesenta y seis
punto quinientos cuatro (66.504) metros
punto quinientos cuatro (66.504) metros lineales, con el remanente de la finca de la
cual se segrega, propiedad de Don Juan Zayas
González y Maria Esther González Díaz; por el
GONZATEZ Y MATTA ESCHET GONZATEZ DIAZ, POT CI
Sur, en veintinueve punto doscientos ochenta y
cinco (29.285) metros lineales, con terrenos
propiedad de José Rivas; por el Oeste, en
sesenta y siete punto setecientos setenta y
siete (67.777) metros lineales, con el solar
denominado número uno (1) y en veintisiete
punto cero cincuenta y cuatro (27.054) metros
punto cero cincuenta y cuatro (27.054) mecros
مملك مستنسكين والمستنب والمراق المستنب والمستنب والمستنب والمستنب والمستنب والمستنب والمستنب والمستنب والمستنب
lineales, con el solar denominado número dos
lineales, con el solar denominado número dos
lineales, con el solar denominado número dos (2)
(2)
lineales, con el solar denominado número dos (2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)
(2)

SIXTH: The Property is recorded as follows, and any liens and
encumbrances of record are listed below:
SEXTA: La Propiedad está inscrita como sigue, y las cargas y
gravámenes que surgen del Registro se indican a continuación:
Consta inscrito al folio 10 del tomo 1636 de
Caguas, finca número 54353, Registro de la
Propiedad de Caguas, Sección I
Afecta por su procedencia a: Servidumbres
Part of the second seco
Afecta por sí: LIBRE

MUST.



SEVENTH: BORROWER. The Borrower is (are):
JOSE FERNANDO ROSARIO GONZALEZ and his wife
MARY CARMEN FLORES CASTRO, both of legal age,
property owners and residents of Caguas, Puerto
Rico,
EIGHTH: LENDER. The Lender to whose order
the Note has been issued and delivered is:
OCTAVA: PRESTADOR. El Prestador a la orden
de quien el Pagaré se ha emitido y entregado es: .
RELIABLE FINANCIAL SERVICES, INC., DOING BUSINESS AS RELIABLE MORTGAGE
Lender's address is:
La dirección del Prestador es:
_9615 AVE. LOS ROMERO, MONTEHIEDRA OFFICE CENTER, PISO
2, SAN JUAN, PR 00926
2, SAIV JUAIN, FR 00920
or such other address as Lender may indicate in writing
u otra dirección que el Prestador indique por escrito
WARNINGS
The Notary Public certifies that he or she has advised the Lender and
the Borrower that, if the Property is subject to one or more liens that enjoy
prior rank over this Security Instrument, the Lender will retain from the
proceeds of the Loan a sum sufficient to pay and cancel said liens. The
Lender, by the disbursal of funds evidenced by the Note, has agreed to
remit payment thereof to the holders of such liens within five (5) working days following the execution of this Security Instrument, in order to
secure the cancellation of such liens; although there is no absolute
guaranty that said cancellation will be performed. The Borrower has the
right to require that such liens be cancelled concurrently with the
execution of this Security Instrument, but is advised that, as in most cases,
promissory notes secured by mortgages may not be available for
cancellation at this time. These warnings having been made, the Borrower
hereby waives the right to require that said liens be cancelled concurrently
with the execution of this Security Instrument

ADVERTENCIAS
El Notario Público certifica que ha advertido al Prestador y al
Deudor que de estar la Propiedad afecta a uno o más gravámenes de
rango superior a esta Hipoteca, el Prestador retendrá del producto del
Préstamo la suma suficiente para cancelarlos. El Prestador, mediante el
desembolso de los fondos evidenciados por el Pagaré, ha acordado
remitir pago de los mismos a los tenedores de dichos gravámenes dentro
de cinco (5) días laborables luego del otorgamiento de esta Hipoteca, con
el fin de asegurarse de la cancelación de los mismos; no obstante, no hay
garantía absoluta que se lleve a cabo dicha cancelación. El Deudor tiene
derecho a requerir que se cancelen dichos gravámenes concurrentemente
con la constitución de esta Hipoteca, pero se le advierte que, como en la
mayoría de los casos, los pagarés garantizados por hipotecas pueden no
estar disponibles para cancelación en este momento. Habiéndose hecho
estas advertencias, el Deudor por la presente renuncia a su derecho de
requerir que dichos gravámenes se cancelen concurrentemente con la
constitución de esta Hipoteca
If the Borrower has the right under Applicable Law to rescind this
transaction, then the Lender will not disburse any of the proceeds of the
Loan until the rescission period has expired, or until the Borrower waives
said rescission right as provided by Applicable Law.
J T J T T T T T T T T T T T T T T T T T
Si la Ley Aplicable concede al Deudor el derecho a rescindir esta
transacción, entonces el Prestador no desembolsará ningún producto del
Préstamo hasta que haya expirado el período de rescisión, o hasta que el
Deudor renuncie dicho derecho de rescisión en la forma que manda la
Ley Aplicable
ACCEPTANCE
The appearing parties accept this deed in its entirety and I, the Notary
Public, made to the appearing parties the necessary legal warnings
concerning the execution of the same. I, the Notary Public, advised the
appearing parties as to their right to have witnesses present at this
execution, which they waived. The appearing parties, having read this
deed in its entirety, fully ratify and confirm the statements contained
herein as the true and exact embodiment of their stipulations, terms and
conditions. Whereupon the appearing parties sign this deed, before me, the
Notary Public, and sign their initials on each and every page of this deed.
y pugo of this dood.
ACEPTACIÓN
Los comparecientes aceptan esta escritura en su totalidad, y yo, el
Notario Público, hice a los comparecientes las advertencias legales
pertinentes relativas a este otorgamiento. Yo, el Notario Público, advertí
a las partes comparecientes de su derecho a tener testigos presentes en
este otorgamiento, al cual derecho renunciaron. Habiendo los
comparecientes leído esta escritura en su totalidad, la ratifican totalmente
o confirman que las declaraciones contenidas en la misma reflejan fiel y
exactamente sus estipulaciones, términos y condiciones. En virtud de lo
cual, los comparecientes firman esta escritura ante mí, el Notario
Público, y fijan sus iniciales en cada uno de los folios de esta escritura.
, , , , , , , , , , , , , , , , , , ,

MES.



-I, the Notary Public, do hereby certify and give faith as to everything -Yo, el Notario Público, por la presente certifico y doy fe de todo lo declarado y contenido en este instrumento. stated and contained in this instrument.

party, in which he rests to prepare the present deed, which search states the status of the above described property in the Registry, the appearing parties have seen the contents of the search and hereby relief the subscribing Notary of any error on said title search and of any changes may occur in the Registry of Property, from the date said search was performed to the day this deed is presented in the --The subscribing Notary states that a title search was performed by a third Registry.- ---El notario autorizante le muestra a los aquí comparecientes, un Estudio de Título realizado por otra persona, en el cual el descansó para preparar la presente escritura, que señala la situación registral del innueble, manifestando los aquí comparecientes que conocen su contenido y que de buena fe descansan en la veracidad del mismo, por lo que relevan al notario de cualquier error en el mismo y de cualquier cambio que surja en el Registro de la Propiedad, de la fecha en que se hizo dicho Estudio, hasta la fecha en que se presente en dicho Registro esta escritura.--

--ITIS ALSO CLARIFIED that a, Construction Contract Rider and Prepayment Penalty Rider

and supplement this is Incorporated into and shall be deemed to amend and Mortgage. I, the Notary Public, HEREBY ATTEST AGAIN.--

----TAMBIÉN SE ACLARA que unas cláusulas sobre-

son incorporadas como parte de y se considerarán que enmiendan y suplementan la presente escritura. Yo, el Notario, REPITO LA FE.----------------------------

TOTAL BALRUNG OF ALTERNATION OF ALTERNA TES CORRES 第二次の表記を

JBLIC

Form 3053 \$405 (page 40 of 40 pages)

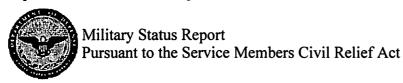
PUERTO RICO-Single Family-Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

LAME



Department of Defense Manpower Data Center

Feb-02-2011 12:54:34



≪ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency	
FLORES CASTRO		Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.				

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary Mr. Lnavely-Dison

Mary M. Snavely-Dixon, Director Department of Defense - Manpower Data Center 1600 Wilson Blvd., Suite 400 Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

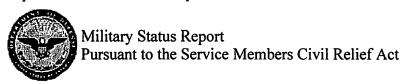
Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided. Report ID:6D413AKPG9

Department of Defense Manpower Data Center

Feb-02-2011 12:51:21



≪ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency	
ROSARIO GONZALEZ	1 11 1 5 P P	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.				

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary Mr. Lnavely-Dison

Mary M. Snavely-Dixon, Director Department of Defense - Manpower Data Center 1600 Wilson Blvd., Suite 400 Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided. Report ID:GEFQD6SN07